Listing of Claims:

1. (original) A method for creating a transaction request in an interactive television environment, said method comprising:

receiving a first plurality of user-specific information at a remotable device for interactive television;

storing said first plurality of user-specific information in a smart card;

receiving a first indication of user intention to enter into a first transaction;

evaluating the first indication of user intention to enter into a first transaction to select a first plurality of specific instances of information from said first plurality of user-specific information based upon relevance to the first transaction;

creating a first transaction request based upon the first indication of user intention to enter into a transaction and the first specific instances of user-specific information; and

sending the first transaction request.

2. (original) The method of claim 1, wherein

receiving said first plurality of user-specific information at a remotable device for interactive television comprises receiving said first plurality of user-specific information at a set top box for interactive television.

3. (original) The method of claim 1, wherein

storing said first plurality of user-specific information in a smart card comprises storing said first plurality of user-specific information in a smart card communicatively coupled with said remotable device for interactive television.

4. (original) The method of claim 1, wherein

said first plurality of user-specific information is stored in a smart card interactively under control of a set top box.

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5. (original) The method of claim 1, wherein said transaction comprises at least one of:

accessing a web site;

accessing a source of programming;

making a purchase of goods or services;

making a sale of goods or services;

placing goods or services up for auction;

borrowing money;

lending money;

transferring funds;

uploading information from a smart card to a head end;

downloading information from a head end to a smart card;

uploading information from a smart card to a set top box;

downloading information from a set top box to a smart card; and

making a request for help.

6. (original) The method of claim 1, further comprising:

receiving a second plurality of user-specific information;

storing said second plurality of user-specific information;

receiving a second indication of user intention to enter into a second transaction;

evaluating the second indication of user intention to enter into a second transaction to select a second plurality of specific instances of information from said second plurality of user-specific information based upon relevance to the second transaction;

creating a second transaction request based upon the second indication of user intention to enter into a transaction and the second specific instances of user-specific information; and

sending the second transaction request.

7. (original) The method of claim 6, wherein

said second plurality of user-specific information is stored on a smart card interactively under control of a set top box.

8. (original) The method of claim 1, wherein:

user-specific information includes as least one of:

content accessibility rights;

financial information; and

user personal information.

9. (original) The method of claim 8, wherein:

the content accessibility rights includes at least one of:

rights to view an advertisement,

rights to access a web site,

rights to access entertainment programming, and

rights to request a transaction.

10. (original) The method of claim 9, wherein:

content accessibility rights are determined based upon at least one of:

a user's age, and

a user's status within a group.

11. (original) The method of claim 8, further comprising:

determining from a user' content accessibility rights whether the user is subject to restrictions on content; and

if the user is subject to restrictions on content, blocking the user from altering that user's own content accessibility rights.

12. (original) The method of claim 8, wherein:

the financial information includes at least one of:

account identifying information;

information for obtaining funds from a financial institution for a purchase;
information for using alternative financial resources for a purchase; and
information for crediting funds received from a transaction.

13. (original) The method of claim 8, wherein:
the user personal information includes at least one of:
identification,
clothing size information,
apparatus size and type information,
user preferences,
delivery address, and
user personal information about a person of interest to the user.

14. (currently amended) The method of claim 8, wherein:
evaluating the first indication of user intention to enter into a first
transaction to select a first plurality of specific instances of information from said
first plurality of user-specific information based upon relevance to the first
transaction for [[the]] goods or service comprises at least one of:
determining whether a user has appropriate content accessibility rights;
determining that the user has sufficient funds to request a purchase; and
determining that the user personal information of the user and information
about the goods or service do not conflict.

15. (original) The method of claim 14, wherein:
determining that the user has sufficient funds includes at least one of
drawing on funds in a financial institution based upon the financial
information;
enabling a user to select an alternate source of payment; and
canceling a transaction if the user is unable to provide sufficient funds.

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16. (currently amended) The method of claim 14, wherein:

determining that the user personal information does not conflict with the ~~subject of the advertisement~~ information about the goods or service includes at least one of:

checking available sizes of a product subject of the advertisement against user sizes; and

checking available styles of the product against user preferences; and

checking purchase price against user preference for price limits.

17. (original) The method of claim 1, further comprising:

receiving an advertisement for sale or lease of goods or services; and

presenting the advertisement for the sale or lease of the goods or services to a user.

18-40. (canceled)

41. (original) A computer program product for creating a transaction request in an interactive television environment, said computer program product comprising:

code that receives a first plurality of user-specific information at a remotable device for interactive television;

code that stores said first plurality of user-specific information in a smart card;

code that receives a first indication of user intention to enter into a first transaction;

code that evaluates the first indication of user intention to enter into a first transaction to select a first plurality of specific instances of information from said first plurality of user-specific information based upon relevance to the first transaction;

code that creates a first transaction request based upon the first indication of user intention to enter into a transaction and the first specific instances of user-specific information;

code that sends the first transaction request; and

a computer readable storage medium for holding the codes.

42. (original) The computer program product of claim 41, wherein

the code that receives said first plurality of user-specific information at a remotable device for interactive television comprises code that receives said first plurality of user-specific information at a set top box for interactive television.

43. (original) The computer program product of claim 41, wherein

the code that stores said first plurality of user-specific information in a smart card comprises:

code that stores said first plurality of user-specific information in a smart card communicatively coupled with said remotable device for interactive television.

44. (original) The computer program product of claim 41, wherein:

said first plurality of user-specific information is stored on a smart card interactively under control of a set top box.

45. (original) The computer program product of claim 41, wherein:

said transaction comprises at least one of:

accessing a web site;

accessing a source of programming;

making a purchase of goods or services;

making a sale of goods or services;

placing goods or services up for auction;

borrowing money;

lending money;

uploading information from a smart card to a head end;

downloading information from a head end to a smart card;

uploading information from a smart card to a set top box;

downloading information from a set top box to a smart card; and

making a request for help.

46. (original) The computer program product of claim 41, further comprising:

code that receives a second plurality of user-specific information;

code that stores said second plurality of user-specific information;

code that receives a second indication of user intention to enter into a second transaction;

code that evaluates the second indication of user intention to enter into a second transaction to select a second plurality of specific instances of information from said second plurality of user-specific information based upon relevance to the second transaction;

code that creates a second transaction request based upon the second indication of user intention to enter into a transaction and the second specific instances of user-specific information; and

code that sends the second transaction request.

47. (original) The computer program product of claim 46, wherein:

said second plurality of user-specific information is stored on a smart card interactively under control of a set top box.

48. (original) The computer program product of claim 41, wherein:

user-specific information includes as least one of:

content accessibility rights;

financial information; and

user personal information.

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49. (original) The computer program product of claim 48, wherein:

the content accessibility rights includes at least one of:

rights to view an advertisement,

rights to access a web site,

rights to access entertainment programming, and

rights to request a transaction.

50. (original) The computer program product of claim 49, wherein:

content accessibility rights are determined based upon at least one of:

a user's age, and

a user's status within a group.

51. (original) The computer program product of claim 48, further comprising:

code that determines from a user' content accessibility rights whether the user is subject to restrictions on content; and

if the user is subject to restrictions on content, blocks the user from altering that user's own content accessibility rights.

52. (original) The computer program product of claim 48, wherein:

the financial information includes at least one of:

account identifying information;

information for obtaining funds from a financial institution for a purchase;

information for using alternative financial resources for a purchase; and

information for crediting funds received from a transaction.

53. (original) The computer program product of claim 48, wherein:

the user personal information includes at least one of:

identification,

clothing size information,

apparatus size and type information,

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user preferences,

delivery address, and

user personal information about a person of interest to the user.

54. (currently amended) The computer program product of claim 48, wherein:

the code that evaluates the first indication of user intention to enter into a first transaction to select a first plurality of specific instances of information from said first plurality of user-specific information based upon relevance to the first transaction for [[the]] goods or service comprises at least one of:

code that determines whether a user has appropriate content accessibility rights;

code that determines that the user has sufficient funds to request a purchase; and

code that determines that the user personal information of the user and information about the goods or service do not conflict.

55. (currently amended) The computer program product of claim [[44]] 54, wherein:

the code that determines that the user has sufficient funds includes at least one of

code that draws on funds in a financial institution based upon the financial information;

code that enables a user to select an alternate source of payment; and

code that cancels a transaction if the user is unable to provide sufficient funds.

56. (currently amended) The computer program product of claim [[44]] 54, wherein:

the code that determines that the user personal information does not conflict with the ~~subject of the advertisement~~ <u>information about the goods or service</u> includes at least one of:

code that checks available sizes of a product subject of the advertisement against user sizes;

code that checks available styles of the product against user preferences; and

code that checks purchase price against user preference for price limits.

57. (original) The computer program product of claim 41, further comprising:

code that receives an advertisement for sale or lease of goods or services; and

code that presents the advertisement for the sale or lease of the goods or services to a user.

58-68. (canceled)

69. (new) A system for creating a transaction request in an interactive television environment, the system comprising:

means for receiving a plurality of user-specific information at an interactive television;

means for storing said plurality of user-specific information in a user-modifiable smart card;

means for selecting a subset of said plurality of user-specific information based on relevance to a user transaction through the interactive television;

means for creating a transaction request based on said user transaction and said subset of user-specific information.

70. (new) The system of claim 69, wherein said user transaction comprises a user-initiated sale of goods or services.

71. (new) The system of claim 69, wherein said user transaction comprises a user-initiated auction of goods or services.

72. (new) The system of claim 69, wherein said user transaction comprises borrowing money.

73. (new) The system of claim 69, wherein said user transaction comprises lending money.

74. (new) The system of claim 69, wherein said user transaction comprises making a request for help.

75. (new) The system of claim 69, wherein said user-specific information comprises rights to view an advertisement.

76. (new) The system of claim 69, wherein said user-specific information comprises rights to access a web site.